

HOW TO USE THE SURVEY

- ✓ **Find your territory** ... determine which territory most accurately represents the area in which you live. For example, the Marquette territory could represent the entire Upper Peninsula, the Traverse City territory could represent northern lower Michigan, etc.
- ✓ **Find yourself** . . . read the description of the four examples used in the survey and choose the one which best describes you or your household.
- ✓ Look at the rates for the example you have chosen under the territory which best represents your area. Compare these rates with what you are paying now for your auto insurance. Are there some which are lower than your current rate? If so, start shopping! Even if the example does not fit your household exactly, you will get an idea of the companies that offer some of the lower rates in the state. You may find you can save a great deal of money on your auto insurance.
- ✓ When you have chosen some companies to shop, check the Yellow Pages for your area or a large city nearby. While not all companies have offices throughout the state, you should be able to find an agent or company to call for a quote. Also, some companies do not advertise in the Yellow Pages in all areas of the state, so you may wish to try several independent insurance agents.
- ✓ Each table shows the cost of one year of car insurance for sixteen different territories.

Spending a little time shopping could save you a lot of money!

Insurance Companies In the Survey

The companies in this rate comparison are a representative sample of companies subject to the provisions of the Essential Insurance Act (EIA).

There are a few companies in the state which are **exempt** from the EIA due to size or limited amount of auto insurance business in Michigan. Exempt companies are not included in this comparison because their rating and underwriting practices may be very different from those subject to the EIA.

Rating Territories

Location plays an important part in determining auto insurance premiums. The law allows insurance companies to divide the state into rating territories, and each company defines its territories in a different way. For the purposes of the rate survey, cities or locations which are representative of certain parts of the state were chosen. The territories are described below. Intersections are given for locations which are often divided by a company's territory boundaries. If you are not located in one of the specific territories, you should look at the rates for the territory which most closely represents the area in which you live.

Location	Intersection	Zip
SWD (Southwest Detroit)	33rd & Jackson	48210
NWD (Northwest Detroit)	6 Mile & Lenore	48219
NCD (North Central Detroit)	Winchester & Binder	48234
SCD (South Central Detroit)	Gratiot & Mt. Elliott	48207
NED (Northeast Detroit)	State Fair & Redmond	48205
PON (Pontiac)	Auburn & Paddock	48342
MAC (Macomb County-Warren)	Canterbury & Hoover	48093
WDT (Wyandotte)	14th & Oak	48192
YPSI (Ypsilanti)		48197
LAN (Lansing)	Martin Luther King & Ottawa	48915
KAL (Kalamazoo)	Whites Road	49008
TRA (Traverse City)		49684
MAR (Marquette)		49855
SAG (Saginaw)	Hess & Sheridan	48601
FLI (Flint)	Dort & Davison	48506
GRA (Grand Rapids)	Plainfield & Knapp	49505